

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 22-13306-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard R. Ciarelli  
20 Buckingham Drive  
Ocean Township, NJ 07712

Linda Ciarelli  
20 Buckingham Drive  
Ocean Township, NJ 07712

Social Security No.:

xxx-xx-3078

xxx-xx-5639

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 7/6/22  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: May 17, 2022

JAN: wdr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Richard R. Ciarelli  
Linda Ciarelli  
Debtors

Case No. 22-13306-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 17, 2022

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard R. Ciarelli, Linda Ciarelli, 20 Buckingham Drive, Ocean Township, NJ 07712-3236
519563705	+ Heartland ECSI, 100 Global View Drive, Warrendale, PA 15086-7612
519563707	+ Mill City Mortgage Loan Trust 2019-GS2, c/o Knuckles, Komosinski & Manfro LLP, 600 East Crescent Avenue, Suite 201, Saddle River, NJ 07458-1846
519563711	Sallie Mae, PO.Box 98377, Philadelphia, PA 19101-8377

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 17 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 17 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519571874	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 17 2022 20:51:16	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519563702	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2022 20:51:01	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519563703	Email/PDF: gecsed@recoverycorp.com	May 17 2022 20:51:03	Care Credit, PO Box 965036, Orlando, FL 32896-5036
519563704	+ Email/Text: clientservices@simonsagency.com	May 17 2022 20:42:00	Care One at Wall, c/o Simon's Agency, Inc, 3713 Brewerton Road, Suite 1, Syracuse, NY 13212-3843
519563706	+ Email/Text: ecourts.col_efilings@fskslaw.com	May 17 2022 20:42:00	LVNV Funding LLC, c/o Fein Such Kahn & Shepard, 7 Century Drive Suite 201, Parsippany, NJ 07054-4609
519563708	Email/Text: ClaimsHelp@Mohela.com	May 17 2022 20:42:00	MOHELA, Department of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243
519563709	Email/Text: electronicbkydocs@nelnet.net	May 17 2022 20:42:00	Nelnet, Department of Education, PO Box 82561, Lincoln, NE 68501-2561
519563710	Email/PDF: gecsed@recoverycorp.com	May 17 2022 20:51:26	P.C. Richard & Son/ Synchrony Bank, PO Box 96061, Orlando, FL 32896-0061
519573552	Email/Text: Bankruptcy.Notices@pnc.com	May 17 2022 20:42:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
519564789	+ Email/PDF: gecsed@recoverycorp.com	May 17 2022 20:51:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: May 17, 2022

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS2 Wilmington Savings Fund Society, FSB, as Trustee ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Debtor Richard R. Ciarelli erothesq@gmail.com
Eugene D. Roth	on behalf of Joint Debtor Linda Ciarelli erothesq@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6